

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charlene D Dollard  
Debtor

Case No. 17-02109-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Aug 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2017.

db +Charlene D Dollard, 1064 Turnberry Court, Mechanicsburg, PA 17050-7606  
cr +Sunrise Manor HOA, Ansell Grimm & Aaron, PC, 214 Carnegie Center, Suite 112,  
Princeton, NJ 08540-6237  
4924109 +HYAT HAYT LANDAU, Meridian Center 1, 2 Industrial Way West, Eatontown, NJ. 07724-2279  
4924113 Midland Funding Synchb Care Cr, 2365 Northland Drive, Suite 300, San Diego, CA 92108  
4924501 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4924116 +ROBERT POLAS ESQUIRE, PORTOLIO RECOVERY ASSOC, 120 CORPORATE BLVD EAST,  
NORFOLK, VA 23502-4952  
4924117 +Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
4924118 +Sunrise Manor Homeowners Assoc, care of Ansell Grimm Aaron, 214 Carnegie Center Suite 112,  
Princeton, NJ 08540-6237  
4924120 TD Bank Target, 371 Wayzata Blvd, Minneapolis, MN 55416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4924105 +EDI: RMSC.COM Aug 30 2017 18:58:00 Amazon, PO Box 965015, Orlando, FL 32896-5015  
4924106 +EDI: RMSC.COM Aug 30 2017 18:58:00 BP Synchb, C-O Box 965024, Orlando, FL 32896-0001  
4924107 +EDI: CAPITALONE.COM Aug 30 2017 18:58:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281  
4924108 +EDI: AMINFOFP.COM Aug 30 2017 18:58:00 First Premier, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
4924110 EDI: IRS.COM Aug 30 2017 18:58:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346  
4924111 +E-mail/Text: camanagement@mtb.com Aug 30 2017 19:01:33 MandT Bank,  
1 Fountain Plaza 9th Floor, Buffalo, NY 14203-1495  
4924112 +EDI: MID8.COM Aug 30 2017 18:58:00 Midland Credit Mgmt Credit One,  
2365 Northside Drive Suite 300, San Diego, CA. 92108-2709  
4924114 E-mail/Text: paparalegals@pandf.us Aug 30 2017 19:02:35 Patenaude and Felix APC,  
213 E Main Street, Carnegie, PA 15106  
4924115 +EDI: PRA.COM Aug 30 2017 18:58:00 Portfolio Recovery Sears, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
4924119 +EDI: RMSC.COM Aug 30 2017 18:58:00 Synchrony Bank Walmart, PO Box 965024,  
Orlando, FL 32896-5024

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

David J Byrne on behalf of Creditor Sunrise Manor HOA djb@ansellgrimm.com,  
rbl@ansellgrimm.com  
James Warmbrodt on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA,  
successor in interest to LaSalle Bank NA, on behalf of the registered Holders of Bear Stearns  
Asset Backed Securities I LLC, Asset-Backed Certif bkgroupp@kmlawgroup.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com/lhaller@ecf.epiqsystems.com  
Michael S Travis on behalf of Debtor Charlene D Dollard Mtravislaw@comcast.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Charlene D Dollard**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2970**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

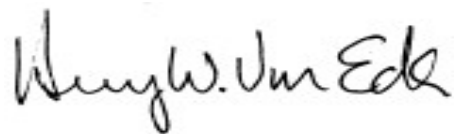
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-02109-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charlene D Dollard

**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

August 30, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**